

<i>SERFF Tracking Number:</i>	<i>CNLT-126939705</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Washington National Insurance Company</i>	<i>State Tracking Number:</i>	<i>47522</i>
<i>Company Tracking Number:</i>	<i>WNIC CANCER RINC 2010</i>		
<i>TOI:</i>	<i>H07I Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H07I.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>ZHZP Cancer RINC 2010</i>		
<i>Project Name/Number:</i>	<i>WNIC Cancer RINC 2010/WNIC Cancer RINC 2010</i>		

Filing at a Glance

Company: Washington National Insurance Company

Product Name: ZHZP Cancer RINC 2010 SERFF Tr Num: CNLT-126939705 State: Arkansas

TOI: H07I Individual Health - Specified Disease SERFF Status: Closed-Approved- State Tr Num: 47522

- Limited Benefit Closed

Sub-TOI: H07I.002A Dread Disease - Cancer Only Co Tr Num: WNIC CANCER RINC 2010 State Status: Approved-Closed

Filing Type: Rate Reviewer(s): Rosalind Minor

Author: Yi Yin Disposition Date: 01/14/2011

Date Submitted: 12/13/2010 Disposition Status: Approved-Closed

Implementation Date Requested: 06/01/2011 Implementation Date:

State Filing Description:

General Information

Project Name: WNIC Cancer RINC 2010

Project Number: WNIC Cancer RINC 2010

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 16%

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 01/14/2011

State Status Changed: 01/14/2011

Created By: Yi Yin

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Yi Yin

Filing Description:

Subject: Washington National Insurance Company

NAIC No: 70319

Rate Revision Filing on Cancer Policy Forms

Policy Forms: ZH, ZP, ZX

Rate Increase Percentage Requested: 31%

Enclosed for your review and approval, please find copies of an Actuarial Memorandum and rate sheets in support of a rate increase request on the above referenced cancer insurance products. The requested increases in this state are as

SERFF Tracking Number: CNLT-126939705 State: Arkansas
Filing Company: Washington National Insurance Company State Tracking Number: 47522
Company Tracking Number: WNIC CANCER RINC 2010
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: ZHZP Cancer RINC 2010
Project Name/Number: WNIC Cancer RINC 2010/WNIC Cancer RINC 2010

the follows:

- For policy form ZH, unlimited radiation and chemotherapy benefit is provided in the base policy, the Company requests a premium rate increase of \$20/month for individual policies, and \$27/month for family policies.
- For policy forms ZP and ZX, unlimited radiation and chemotherapy benefit is provided through an additional benefit option which is only available with benefit Level IV, the Company requests a base premium rate increase of \$5/month for individual policies and \$7/month for family policies, in addition of an increase for the Unlimited Radiation and Chemotherapy benefit premium of \$15/month for individuals and \$20/month for families.
- For policies with Limited Radiation and Chemotherapy benefit, the Company requests a base premium rate increase of \$3 - \$7 per month varying by benefit levels and plans.

In this state, the average increase on all policies issued on these policy forms at all benefit levels is 31%, where the average increase on the policies with limited rad/chemo benefit is 20%, and the average increase on the policies with unlimited rad/chemo benefit is 72%.

At the time of premium rate increase notification, policyholders with unlimited radiation and chemotherapy benefit will be given an opportunity to choose a lower rate increase by reducing the radiation and chemotherapy benefit from unlimited to a maximum of \$10,000 per calendar year. The benefit reduction endorsement CHIC-8056 was approved on 1/8/2010.

This filing is a follow-up to 2009 rate increase filing as only a portion of the originally requested increase was approved in this state. The rate increase can only be effective on the policy anniversary following the approval date for ZH and on the first premium due date subsequent to state insurance department approval for ZP and ZX, and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to in-force policies issued in this state with the referenced policy form number(s). These policy forms are no longer being sold.

Thank you for your time and consideration on this filing. If you have any questions or need additional information, please feel free to contact me by email at yi.yin@CNOinc.com or by phone at 1-800-888-4918 ext 75397.

Company and Contact

Filing Contact Information

Yi Yin, Actuary
11825 N. Pennsylvania St

yi.yin@CNOinc.com
317-817-5397 [Phone]

SERFF Tracking Number: CNLT-126939705 State: Arkansas
Filing Company: Washington National Insurance Company State Tracking Number: 47522
Company Tracking Number: WNIC CANCER RINC 2010
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: ZHWP Cancer RINC 2010
Project Name/Number: WNIC Cancer RINC 2010/WNIC Cancer RINC 2010

Carmel, IN 46032 317-817-5077 [FAX]

Filing Company Information

Washington National Insurance Company CoCode: 70319 State of Domicile: Indiana
11825 North Pennsylvania Street Group Code: Company Type: Health
Carmel, IN 46032 Group Name: State ID Number:
(800) 888-4918 ext. 72223[Phone] FEIN Number: 36-1933760

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Washington National Insurance Company	\$50.00	12/13/2010	42870306

SERFF Tracking Number: CNLT-126939705 State: Arkansas

Filing Company: Washington National Insurance Company State Tracking Number: 47522

Company Tracking Number: WNIC CANCER RINC 2010

TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only

Product Name: ZHZP Cancer RINC 2010

Project Name/Number: WNIC Cancer RINC 2010/WNIC Cancer RINC 2010

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/14/2011	01/14/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	01/12/2011	01/12/2011	Yi Yin	01/14/2011	01/14/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Response to 12/29/2010 Note	Note To Reviewer	Yi Yin	12/29/2010	12/29/2010
Previous Rate Approval	Note To Filer	Rosalind Minor	12/29/2010	12/29/2010

SERFF Tracking Number: CNLT-126939705 State: Arkansas
Filing Company: Washington National Insurance Company State Tracking Number: 47522
Company Tracking Number: WNIC CANCER RINC 2010
TOI: H07I Individual Health - Specified Disease - Sub-TOI: H07I.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: ZHYP Cancer RINC 2010
Project Name/Number: WNIC Cancer RINC 2010/WNIC Cancer RINC 2010

Disposition

Disposition Date: 01/14/2011

Implementation Date:

Status: Approved-Closed

Comment:

We have reviewed your response on 1/14/11 with respect to the rate increase on this submission.

We are approving a 14% on policies with limited radiation/chemo and 24% on the policies with unlimited radiation/chemo. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval

Rate data does NOT apply to filing.

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<i>Company Tracking Number:</i>	<i>WNIC CANCER RINC 2010</i>		
<i>TOI:</i>	<i>H071 Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H071.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>ZHZP Cancer RINC 2010</i>		
<i>Project Name/Number:</i>	<i>WNIC Cancer RINC 2010/WNIC Cancer RINC 2010</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Response to 1/12/2011 Objection	Approved-Closed	Yes
Rate	Rate Sheets	Approved-Closed	Yes

SERFF Tracking Number: CNLT-126939705 State: Arkansas
Filing Company: Washington National Insurance Company State Tracking Number: 47522
Company Tracking Number: WNIC CANCER RINC 2010
TOI: H07I Individual Health - Specified Disease - Sub-TOI: H07I.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: ZHZP Cancer RINC 2010
Project Name/Number: WNIC Cancer RINC 2010/WNIC Cancer RINC 2010

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/12/2011
Submitted Date 01/12/2011
Respond By Date
Dear Yi Yin,

This will acknowledge receipt of the captioned filing.

Objection 1
- Health - Actuarial Justification (Supporting Document)
Comment:

Our Deputy Commissioner, Mr. Dan Honey, has reviewed your request for a rate increase on this submission.

We will consider no more than an 8% increase on the Limited Chemo policies and no more than a 15% on those policies with unlimited chemo.

If you wish to accept these amounts, please submit a revised actuarial memorandum along with the revised rates.

Please feel free to contact me if you have questions.

Sincerely,
Rosalind Minor

SERFF Tracking Number: CNLT-126939705 State: Arkansas
Filing Company: Washington National Insurance Company State Tracking Number: 47522
Company Tracking Number: WNIC CANCER RINC 2010
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: ZHYP Cancer RINC 2010
Project Name/Number: WNIC Cancer RINC 2010/WNIC Cancer RINC 2010

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/14/2011
Submitted Date 01/14/2011

Dear Rosalind Minor,

Comments:

Thank you for your letter dated January 12, 2011 regarding the subject filing.

Response 1

Comments: After a further review, we would like to propose a compromise increase amount of 14% on the policies with limited rad/chemo and 24% on the policies with unlimited rad/chemo benefit. This moderate increase will help to lower the projected future loss ratio from 213% to 191% and encourage policyholders with unlimited rad/chemo benefit to cap their benefits, while only increase the average annualized premium of Arkansas by \$70 from \$443 to \$513, assuming all policyholders select the rate increase option in both this rate increase and the last rate increase. The average increase with this proposal will be 16% in your state. Please see attached Exhibit 5 for the revised monthly premium increase amount by options.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Our Deputy Commissioner, Mr. Dan Honey, has reviewed your request for a rate increase on this submission.

We will consider no more than an 8% increase on the Limited Chemo policies and no more than a 15% on those policies with unlimited chemo.

If you wish to accept these amounts, please submit a revised actuarial memorandum along with the revised rates.

Changed Items:

Supporting Document Schedule Item Changes

SERFF Tracking Number: CNLT-126939705 *State:* Arkansas
Filing Company: Washington National Insurance Company *State Tracking Number:* 47522
Company Tracking Number: WNIC CANCER RINC 2010
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Limited Benefit
Product Name: ZHZP Cancer RINC 2010
Project Name/Number: WNIC Cancer RINC 2010/WNIC Cancer RINC 2010

Satisfied -Name: Response to 1/12/2011 Objection

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for reviewing the information provided herein. Please let me know if you have additional questions.

Sincerely,

Yi Yin

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Limited Benefit
Product Name: ZHYP Cancer RINC 2010
Project Name/Number: WNIC Cancer RINC 2010/WNIC Cancer RINC 2010

Note To Reviewer

Created By:

Yi Yin on 12/29/2010 10:33 AM

Last Edited By:

Rosalind Minor

Submitted On:

01/14/2011 03:45 PM

Subject:

Response to 12/29/2010 Note

Comments:

The SERFF tracking number of the prior rate increase filing was CNSC-126353061.

Please let me know if you need additional information.

Thanks,

Yi

SERFF Tracking Number: CNLT-126939705 State: Arkansas
 Filing Company: Washington National Insurance Company State Tracking Number: 47522
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 TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
 Limited Benefit
 Product Name: ZHZP Cancer RINC 2010
 Project Name/Number: WNIC Cancer RINC 2010/WNIC Cancer RINC 2010

Note To Filer

Created By:

Rosalind Minor on 12/29/2010 08:59 AM

Last Edited By:

Rosalind Minor

Submitted On:

01/14/2011 03:45 PM

Subject:

Previous Rate Approval

Comments:

I could not locate the approval from last year. Could you give me the SERFF tracking number please.

Thank you.

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 01/14/2011	Rate Sheets	ZH, ZP	Revised	Previous State Filing Number: Percent Rate Change Request: 31.000	CHIC Ratesheet_AR.pdf

Washington National Insurance Company
Administrative Office: 11825 N. Pennsylvania St.
Carmel, IN 46032-4555

Secure-Pay Protector (ZH)

Employee Payroll & Non-Payroll Rates
With Return Of Premium

Monthly Premium After The Rate Increase

Option 1 Keeping the unlimited R&C benefit

Benefit Level	Individual	Family
19,000	\$ 61.70	\$ 83.90
20,000	\$ 66.00	\$ 89.80

Option 2 Changing the unlimited R&C benefit to limited up to \$10,000 per calendar year

Benefit Level	Individual	Family
19,000	\$ 37.70	\$ 52.90
20,000	\$ 42.00	\$ 58.80

ZH-ROP-B-R2-AR

Washington National Insurance Company
Administrative Office: 11825 N. Pennsylvania St.
Carmel, IN 46032-4555

Secure-Pay Protector (ZH)

Employee Payroll & Non-Payroll Rates
Base Only

Monthly Premium After The Rate Increase

Option 1 Keeping the unlimited R&C benefit

Benefit Level	Individual	Family
19,000	\$ 44.10	\$ 60.70
20,000	\$ 47.20	\$ 65.00

Option 2 Changing the unlimited R&C benefit to limited up to \$10,000 per calendar year

Benefit Level	Individual	Family
19,000	\$ 27.10	\$ 37.70
20,000	\$ 30.20	\$ 42.00

ZH-BS-B-R2-AR

Washington National Insurance Company
Administrative Office: 11825 N. Pennsylvania St.
Carmel, IN 46032-4555

Secure-Pay II Protector

Employee Payroll Rates
With Return Of Premium

Monthly Premium After The Rate Increase

		Individual	Family
Cancer Policy	Level I	\$ 23.40	\$ 32.50
	Level II	\$ 31.20	\$ 39.80
	Level III	\$ 34.90	\$ 46.60
	Level IV	\$ 41.90	\$ 57.20
Unlimited R & C Benefit (Only Available on Level IV)		\$ 26.10	\$ 34.00

ZP-PRD-ROP-R2-35-AR

Washington National Insurance Company
Administrative Office: 11825 N. Pennsylvania St.
Carmel, IN 46032-4555

Secure-Pay II Protector

Employee Payroll Rates
Base Only

Monthly Premium After The Rate Increase

		Individual	Family
Cancer Policy	Level I	\$ 17.10	\$ 22.80
	Level II	\$ 21.80	\$ 28.60
	Level III	\$ 24.50	\$ 34.10
	Level IV	\$ 30.10	\$ 40.80
Unlimited R & C Benefit (Only Available on Level IV)		\$ 18.60	\$ 25.20

ZP-PRD-BS-R2-35-AR

Washington National Insurance Company
Administrative Office: 11825 N. Pennsylvania St.
Carmel, IN 46032-4555

Secure-Pay II Protector

**Employee Non-Payroll Rates
With Return Of Premium**

Monthly Premium After The Rate Increase

		Individual	Family
Cancer Policy	Level I	\$ 25.10	\$ 34.90
	Level II	\$ 33.10	\$ 42.20
	Level III	\$ 36.60	\$ 48.70
	Level IV	\$ 43.50	\$ 59.50
Unlimited R & C Benefit (Only Available on Level IV)		\$ 26.10	\$ 34.00

ZP-ENP-ROP-R2-35-AR

Washington National Insurance Company
Administrative Office: 11825 N. Pennsylvania St.
Carmel, IN 46032-4555

Secure-Pay II Protector

Employee Non-Payroll Rates
Base Only

Monthly Premium After The Rate Increase

		Individual	Family
Cancer Policy	Level I	\$ 18.30	\$ 24.50
	Level II	\$ 23.20	\$ 30.30
	Level III	\$ 25.70	\$ 35.60
	Level IV	\$ 31.30	\$ 42.50
Unlimited R & C Benefit (Only Available on Level IV)		\$ 18.60	\$ 25.20

ZP-ENP-BS-R2-35-AR

Washington National Insurance Company
Administrative Office: 11825 N. Pennsylvania St.
Carmel, IN 46032-4555

Secure-Pay II Protector

Association Rates
With Return Of Premium

Monthly Premium After The Rate Increase

Cancer Policy		Age	Individual	Family
	Level I	0-39	\$ 25.10	\$ 34.90
		40-49	\$ 25.40	\$ 35.90
		50-55	\$ 28.10	\$ 40.20
		56-60	\$ 34.40	\$ 48.20
		61-65	\$ 40.40	\$ 56.20
	Level II	0-39	\$ 33.10	\$ 42.20
		40-49	\$ 33.50	\$ 44.60
		50-55	\$ 39.20	\$ 51.20
		56-60	\$ 46.10	\$ 60.70
		61-65	\$ 53.70	\$ 71.20
	Level III	0-39	\$ 36.60	\$ 48.70
		40-49	\$ 36.80	\$ 50.90
		50-55	\$ 43.20	\$ 58.70
		56-60	\$ 52.30	\$ 71.20
		61-65	\$ 63.40	\$ 86.30
	Level IV	0-39	\$ 43.50	\$ 59.50
		40-49	\$ 43.80	\$ 62.40
		50-55	\$ 53.70	\$ 74.20
		56-60	\$ 63.80	\$ 88.30
		61-65	\$ 77.10	\$ 106.30
Unlimited R & C Benefit (Only Available on Level IV)		\$ 26.10	\$ 34.00	

ZP-ASSOC-ROP-R2-35-AR

Washington National Insurance Company
Administrative Office: 11825 N. Pennsylvania St.
Carmel, IN 46032-4555

Secure-Pay II Protector

Association Rates
Base Only Age 0-65

Monthly Premium After The Rate Increase

Cancer Policy		Age	Individual	Family
	Level I	0-39	\$ 18.30	\$ 24.50
		40-49	\$ 18.50	\$ 25.20
		50-55	\$ 20.50	\$ 28.30
		56-60	\$ 25.00	\$ 34.10
		61-65	\$ 29.40	\$ 39.90
	Level II	0-39	\$ 23.20	\$ 30.30
		40-49	\$ 23.50	\$ 32.00
		50-55	\$ 27.60	\$ 36.80
		56-60	\$ 32.60	\$ 43.70
		61-65	\$ 38.10	\$ 51.30
	Level III	0-39	\$ 25.70	\$ 35.60
		40-49	\$ 25.90	\$ 37.20
		50-55	\$ 30.50	\$ 42.80
		56-60	\$ 37.10	\$ 51.80
		61-65	\$ 45.10	\$ 62.70
	Level IV	0-39	\$ 31.30	\$ 42.50
		40-49	\$ 31.50	\$ 44.60
		50-55	\$ 38.60	\$ 53.10
		56-60	\$ 45.90	\$ 63.30
		61-65	\$ 55.50	\$ 76.30
Unlimited R & C Benefit (Only Available on Level IV)		\$ 18.60	\$ 25.20	

ZP-ASSOC-BS65-R2-35-AR

Washington National Insurance Company
Administrative Office: 11825 N. Pennsylvania St.
Carmel, IN 46032-4555

Secure-Pay II Protector

Association Rates
Base Only Age 66+

Monthly Premium After The Rate Increase

Cancer Policy	Level I	Age	Individual		Family	
		66-70	\$	29.80	\$	46.10
		71-75	\$	33.40	\$	50.10
		76+	\$	37.40	\$	56.20
	Level II	66-70	\$	38.80	\$	61.20
		71-75	\$	44.50	\$	66.20
		76+	\$	49.80	\$	74.30
	Level III	66-70	\$	47.10	\$	77.20
		71-75	\$	51.00	\$	81.20
		76+	\$	60.90	\$	93.40
	Level IV	66-70	\$	58.60	\$	98.40
		71-75	\$	61.80	\$	102.40
		76+	\$	76.60	\$	116.50
	Unlimited R & C Benefit (Only Available on Level IV)		\$	18.60	\$	25.20

ZP-ASSOC-BS66-R2-35-AR

Washington National Insurance Company
Administrative Office: 11825 N. Pennsylvania St.
Carmel, IN 46032-4555

Secure-Pay II Protector

Direct Rates
With Return Of Premium

Monthly Premium After The Rate Increase

Cancer Policy		Age	Individual	Family
	Level I	0-39	\$ 25.60	\$ 35.40
		40-49	\$ 26.70	\$ 36.40
		50-55	\$ 29.80	\$ 41.10
		56-60	\$ 35.00	\$ 49.30
		61-65	\$ 41.10	\$ 57.60
	Level II	0-39	\$ 34.50	\$ 43.50
		40-49	\$ 35.40	\$ 46.20
		50-55	\$ 41.10	\$ 52.40
		56-60	\$ 47.40	\$ 62.20
		61-65	\$ 55.70	\$ 73.00
	Level III	0-39	\$ 37.00	\$ 49.10
		40-49	\$ 39.00	\$ 52.30
		50-55	\$ 44.20	\$ 60.10
		56-60	\$ 53.50	\$ 73.10
		61-65	\$ 65.90	\$ 88.60
	Level IV	0-39	\$ 45.20	\$ 62.40
		40-49	\$ 47.10	\$ 64.60
		50-55	\$ 55.00	\$ 76.00
		56-60	\$ 64.70	\$ 90.40
		61-65	\$ 79.30	\$ 109.10
Unlimited R & C Benefit (Only Available on Level IV)		\$ 26.10	\$ 34.00	

ZP-DIR-ROP-R2-35-AR

Washington National Insurance Company
Administrative Office: 11825 N. Pennsylvania St.
Carmel, IN 46032-4555

Secure-Pay II Protector

Direct Rates

Base only Age 0-65

Monthly Premium After The Rate Increase

Cancer Policy		Age	Individual	Family
	Level I	0-39	\$ 18.70	\$ 24.90
		40-49	\$ 19.50	\$ 25.60
		50-55	\$ 21.70	\$ 29.00
		56-60	\$ 25.50	\$ 34.90
		61-65	\$ 29.90	\$ 40.90
	Level II	0-39	\$ 24.10	\$ 31.30
		40-49	\$ 24.90	\$ 33.20
		50-55	\$ 29.00	\$ 37.70
		56-60	\$ 33.50	\$ 44.80
		61-65	\$ 39.50	\$ 52.60
	Level III	0-39	\$ 26.00	\$ 35.90
		40-49	\$ 27.50	\$ 38.20
		50-55	\$ 31.20	\$ 43.80
		56-60	\$ 37.90	\$ 53.20
		61-65	\$ 46.90	\$ 64.40
	Level IV	0-39	\$ 32.50	\$ 44.60
		40-49	\$ 33.90	\$ 46.20
		50-55	\$ 39.60	\$ 54.40
		56-60	\$ 46.60	\$ 64.80
		61-65	\$ 57.10	\$ 78.30
Unlimited R & C Benefit (Only Available on Level IV)		\$ 18.60	\$ 25.20	

ZP-DIR-BS65-R2-35-AR

Washington National Insurance Company
Administrative Office: 11825 N. Pennsylvania St.
Carmel, IN 46032

Secure-Pay II Protector

Direct Rates

Base Only Age 66+

Monthly Premium After The Rate Increase

Cancer Policy		Age			(Spouse 0-70)	(Spouse 71-75)	(Spouse 76+)
			Individual	Family	Family	Family	
	Level I	66-70	\$ 31.00		\$ 47.00	\$ 51.00	\$ 57.00
		71-75	\$ 35.00		\$ 51.00	\$ 55.00	\$ 61.00
		76+	\$ 41.00		\$ 57.00	\$ 61.00	\$ 67.00
	Level II	66-70	\$ 40.00		\$ 62.00	\$ 67.00	\$ 76.00
		71-75	\$ 45.00		\$ 67.00	\$ 72.00	\$ 81.00
		76+	\$ 54.00		\$ 76.00	\$ 81.00	\$ 90.00
	Level III	66-70	\$ 48.00		\$ 78.00	\$ 83.00	\$ 95.00
		71-75	\$ 53.00		\$ 83.00	\$ 88.00	\$ 100.00
		76+	\$ 65.00		\$ 95.00	\$ 100.00	\$ 112.00
	Level IV	66-70	\$ 60.00		\$ 101.00	\$ 105.00	\$ 119.00
		71-75	\$ 64.00		\$ 105.00	\$ 109.00	\$ 123.00
		76+	\$ 78.00		\$ 119.00	\$ 123.00	\$ 137.00
Unlimited R & C Benefit (Only Available on Level IV)			\$ 18.60	\$ 25.20	\$ 25.20	\$ 25.20	

ZP-DIR-BS66-R2-35-AR

<i>SERFF Tracking Number:</i>	<i>CNLT-126939705</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Washington National Insurance Company</i>	<i>State Tracking Number:</i>	<i>47522</i>
<i>Company Tracking Number:</i>	<i>WNIC CANCER RINC 2010</i>		
<i>TOI:</i>	<i>H071 Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H071.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>ZHZP Cancer RINC 2010</i>		
<i>Project Name/Number:</i>	<i>WNIC Cancer RINC 2010/WNIC Cancer RINC 2010</i>		

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item:		
Comments:		
Attachment:		
CHIC Exhibit5 - AR Revised.pdf	Approved-Closed	01/14/2011

EXHIBIT 5 - AR

**WASHINGTON NATIONAL INSURANCE COMPANY
Policy Forms ZH, ZP, ZX
Monthly Premium Increase Amount by Option**

ZH, ZP, ZX Policies with Unlimited Rad/Chemo Benefit:

Option 1 Keeping the unlimited R&C benefit

Rate Increase \$ per month	Individual	Family
Base	\$7.00	\$9.00
ROP Rider	\$3.00	\$3.00
CV Rider	\$4.00	\$5.00

Option 2 Changing the unlimited R&C benefit to limited up to \$10,000 per calendar year

Rate Increase \$ per month	Individual	Family
Base	\$2.00	\$2.00
ROP Rider	\$1.00	\$1.00
CV Rider	\$1.00	\$1.00

ZP and ZX Policies with Limited Rad/Chemo Benefit:

Rate Increase \$ per month	Individual	Family
Base		
Level 1	\$2.00	\$3.00
Level 2	\$3.00	\$3.00
Level 3	\$3.00	\$4.00
Level 4	\$4.00	\$5.00
ROP Rider		
Level 1	\$1.00	\$1.00
Level 2	\$1.00	\$1.00
Level 3	\$1.00	\$2.00
Level 4	\$2.00	\$2.00
CV Rider		
Level 1	\$1.00	\$2.00
Level 2	\$2.00	\$2.00
Level 3	\$2.00	\$2.00
Level 4	\$2.00	\$3.00